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ABSTRACT

Outlined is the content of a consumer education course for low income and educable developmentally disabled adults. The program is divided into four concept areas (lesson topics are in parentheses): decision making (values and goals, and needs and wants); money management (values of money, the budget or spending plan, and the savings plan); wise buying (clothing, personal needs, personal luxury, food, consumer protection, and shoplifting); and personal security (types of available insurance, types of credit, and contracts). A statement of lesson objectives, a list of activities, suggestions for evaluation, a summary, a list of visuals used, and a bibliography are provided for each concept area. (SBH)

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CONSUMER EDUCATION PROGRAM
for the
DEVELOPMENTALLY DISABLED ADULT

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EC 100263

COURSE RATIONALE

A. Justification for the project:

The broad geographic distribution of district residence, the presence of a substantial number of disadvantaged minority populations, the low annual per capita income of many residents & lack of employment opportunities in many parts of the district, sharply bring into focus the importance of the skills & knowledge to be gained through Consumer Education activities.

The consumer in today's world faces the biggest challenge he has ever experienced in the marketplace. He has a personal obligation to obtain the best quality for the money spent in his everyday business dealings. These obligations are complicated because of the volume of product information bombarding him via mass media. Hence, personal decision making is difficult.

B. Target population

At present any person over sixteen interested in enrolling in this course or the general population will be the target.

C. How need was identified

The Vocational Education Amendments of 1968, along with Nicolet's federally funded Consumer Education specialist position provides funds for consumer & homemaking education at the secondary, post secondary & adult levels with focus on the needs of low income & the educable developmentally disabled adult.

D. Relevance to the institution

I see this course as an initial step in developing a Consumer Education program for Nicolet College. As an elective, this course would become an integral part of the Nicolet College curriculum.

It is part of the institution's mission in that Nicolet College is committed to a program of continuous development responsive to district needs, sympathetic to educational experimentation & contributory to the expansion of opportunities for higher education in Northern Wisconsin.

E. Major benefits to student, society, business & industry

The student will be aware of the purchasing power of the dollar and how to obtain the most from it. The student will be aware of his responsibilities as a consumer as well as the responsibilities of business & industry.

Society will benefit by having a better informed consumer making wiser selections in the marketplace.

THE ROLE OF THE STUDENT

The role of the student will be trained for when completing the course will be a better informed self improved consumer of products, services & practices that affect the comfort & well-being of the family. The student will also become a better citizen by knowing his rights & responsibilities as well as those rights & responsibilities of the side of business, industry, & government.

PROGRAM GOALS

The student will:

1. Build an oral & written consumer education vocabulary which will be on-going through each objective.
2. Outline basic buying information.
3. Construct examples of our behavior and its affect on those around us.
4. Describe our consumer rights and responsibilities.
5. Perform critical thinking and problem solving experience.
6. Identify physical well-being and health and safety practices.
7. Specify maximum use of available resources.
8. Identify deception and fraudulent practices.

COURSE CONTENT

CONCEPT I Importance of Decision Making

Lesson 1. Identify values & goals

Lesson 2. Identify needs & wants

CONCEPT II Importance of Money Management

Lesson 1. The values of money

Lesson 2. The budget or spending plan

Lesson 3. The savings plan

CONCEPT III Importance of Wise Buying

Lesson 1. The affects of advertising

Lesson 2. Buying wisely - Clothing

Lesson 3. Buying wisely - "Personal" Needs

Lesson 4. Buying wisely - Personal "Luxury"

Lesson 5. Buying wisely - Food

Lesson 6. Buying wisely - Consumer Protection

Lesson 7. *Shopping*

CONCEPT IV Importance of Personal Security

Lesson 1. Types of available insurance

Lesson 2. Types of credit

Lesson 3. Contracts

CONCEPT I Importance of Decision Making

Lesson 1. Identify Values and Goals

Objectives: Based on the activities included for this lesson, the student will:

1. Recognize and list own values.
2. Identify goals and discuss why they are important to you.
3. Set realistic short-term and long-term goals for yourself.
4. Distinguish relationship between values and goals.
5. Select values which influence a goal in a given example.

Clarifying our values is an on-going process. All of us change throughout our lives. You probably are not the same person you were five years ago in your values and your view of the world.

Today, we might want a part-time job and help others share with the responsibility for earning the family income and to share in the responsibility for home care chores.

What do I value in life?

Achievement
Appearance
Creativity
Emotional Well-being
Health
Honesty
Justice
Knowledge
Love
Loyalty
Pleasure
Power

Recognition
Religion
Skill
Wealth
Wisdom
Privacy
Quiet
Orderliness

***Student rates each value according to:

Not very important
Important
Very Important

Lesson 2. Identify Needs and Wants

Objectives: Based on the activities included for this lesson, the student will:

1. Describe eight needs which would affect your life.
2. Select pictures from magazines which represent ten wants.
3. Discuss the effect of your needs & wants on those around you.

We all have basic needs and unlimited wants. Decision making becomes more and more important in establishing priorities based on our resources.

It is the wise consumer who can honestly and rationally put a list of needs and wants in perspective.

What are my needs and wants?

Activities:

1. Have students list their needs and wants

Needs

Clothing
Food
Housing
Furniture
Health Care
Laundry

Wants

Records
Radio

2. Have pictures of needs and wants and have students put them into proper category.
3. Have students again recall any foolish purchasing they have done:
 spending too much money
 impulsive buying
 poor quality product
 poor fit
 other reasons
4. Develop a vocabulary for this lesson

Evaluation of Concept I

Suggestions:

1. What affect did the use of IALAC have on your behavior?
2. How can the "sensitivity" activity make us easier to be with?
3. How can the "consequence" activity help us make decisions?
4. Have students identify needs and wants according to pictures available.

Summary

1. Since we live in a world of scarcity, we are forced to make decisions, and therefore must involve ourselves in decision-making.
2. Decision-making moves involve: (1) defining the problem in view of goals and values; (2) selecting and exploring possible alternatives; (3) selecting of one alternative; and (4) accepting and evaluating consumer responsibilities after selection has been made.
3. Your goals generally determine the choices you make, and these goals change from time to time.
4. Many of our actions and habits are determined by custom, such as the style of the clothes we wear.
5. Consumers generally engage in either impulsive buying or planned buying.
6. The larger the purchase planned, the more time one should spend seeking out information on the best product.
7. It is wise to analyze past decisions and actions to make better decisions in the future.

VISUALS

1. 6001 Sensitivity Cards

6002 Consequence Cards
Argus Communications
7440 Natchez Avenue, Niles, IL 60648

2. F-47 IALAC Story
Argus Communications
(available through the LRC at Nicolet College)

3. F-61 Consumerland - Argus

4. F-49 Feelings & Thoughts - Argus

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(New York: West Publishing Company), 1975 pp. 17-29
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"What Flavor is Your Lollipop?" (Nicolet College), 1975 pp. 10-12
3. Texas Tech University, Consumer Education for Families
with Limited Income, 1971, pp. 22-44

CONCEPT II Importance of Money Management

Lesson 1. The Value of Money

Objectives: Based on the activities included for this lesson, the student will:

1. Identify American money, eg, .01¢, .05¢, .10¢, .25¢, .50¢, \$1.00, \$2.00, \$5.00, \$10.00, \$20.00.
2. Solve "change making" problems with minimum guidance.
3. Discuss money relationships, eg., 1 dime - 2 nickels, etc.

Money does more for us than buy the goods and services we need and want. Money influences how we feel about ourselves and other people. It also has a great deal to do with our level of living & our ambitions for the future. How well we manage money goes a long way in determining the personal satisfaction we find in living.

No one is born with the ability to manage money effectively. It has to be learned & developed with practice, just like all other skills.

Activities related to "Value of Money"

1. Have students identify coins & bills.
2. Have students practice making change.
3. Show money relationships, e.g., 1 dime = 2 nickels, 10 pennies,
1 nickel + 5 pennies, etc.
4. Develop a mock bank for the evaluation of the students' money understanding & recognition.
5. Develop a vocabulary for this lesson.

Lesson 2. The Budget or Spending Plan

Objectives: Based on the activities included for this lesson, the student will:

1. Make a spending plan to meet your needs & goals.
2. Determine the advantages of a planned budget.
3. Describe how different stages in your life affect your goals & bring changes in spending plans.
4. Discuss decision making steps in making consumer choices & financial planning.
5. Become familiar with a typical family budget.
6. Perform the habit of record keeping.

Very early in life children become aware of money. Impressions come from parents and other adults, from radio & television, newspapers, magazines, movies, and other children. The way children feel about money as they grow will influence their adult attitudes about it. We can become generous or selfish, impulsive or overly cautious. We can learn that money is something to be used as only one of life's resources or we can come to mistake it as a goal in itself.

The time to begin money management is now.

Activities related to "Budgets"

1. Have students become aware of a typical family's expenses by discussing the "Form for Spending Plan" on page 6.
2. Keep a spending record for a week and analyze your spending habits. Follow the suggested guide on page 7.
3. Devise a budget plan for long, intermediate & short term goals.
4. Identify steps in decision-making:
 1. Identify need or want
 2. Analyze alternatives in terms of goals, values, resources
 3. Select one or two alternatives
 4. Guide & control decisions
 5. Accept consequences & responsibilities of decision
 6. Evaluate decisions for future references

5. Identify a long-range group goal and have each student contribute a certain amount to realize the goal.
6. Develop a vocabulary for this lesson.

SUMMARY

Remember that a budget is meant to let you get the most out of your money. It is your own creation. It reflects your own economic choices. You should let your budget guide you, but not will you. A budget should give you a feeling of satisfaction that you can handle your money. A sense of independence should also come from being a good money handler.

Look at yourself & your expenses realistically. Know what your income is. Know where your money goes. Know your present goals, short or long. A budget cannot solve your financial problems if you spend more than you earn. A budget cannot increase the amount of money you have, but it could help you decide what your needs & wants really are.

CONCEPT II Importance of Money Management

Lesson 3. Savings Plan

Objectives: Based on the activities included for this lesson, the student will:

1. Predict the values of self-discipline in saving.
2. Identify five reasons that people save.
3. Discuss factors to consider in selecting a savings plan.
4. Describe examples of how savings help families reach goals.
5. Describe check protection procedures.
6. Demonstrate savings account procedures.
7. Recognize the meaning of interest.
8. Keep records.
9. Discuss pay check deductions.
10. Identify common terms used with checking accounts.
11. Fill out a deposit slip, checks & record book or sheet accurately.

Activities:

1. Crossword Puzzle Answers:

Across

5. To
6. Balance
10. Cancelled
11. Number
12. Account
13. Record
14. Deposit

Down

1. Pen
2. Signature
3. Word
4. Payment
7. Check
8. Clerk
9. Bank
10. Count

2. Students practice check writing

3. Students plan a long-range group savings activity to gain a deposit experience.
4. Tour a bank.
5. Originate a mock bank.
6. Use budget envelopes.
7. Practice record-keeping routine.
8. Develop a vocabulary for this lesson.

Evaluation

Competency of students to be determined by instructor at end of each lesson or activity.

Suggestions:

Student will:

1. Make out a check.
2. Explain check protection.
3. Explain check deductions.
4. Fill out a deposit slip.

SUMMARY

The habit of regularly saving a portion of the family income helps to provide money which will be available should an emergency occur. A savings plan is more successful when it has the full support & cooperation of each group member. Human characteristics such as self-discipline may be more important to the success of a savings plan than the amount of the income.

The habit of savings is reinforced by the ability to see savings grow and aids in accomplishing group goals.

VISUALS

1. Tapes

Change Making Drills 15 min. each

Tape 1 12 problems

Tape 2 12 problems (available at Independent Learning Center -
Nicolet College - more for a teacher reference)

2. Transparencies

a. Crossword puzzle

b. Check writing

c. Record-keeping (available at LRC - Nicolet College)

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3. Department of Public Instruction (Madison, Wisconsin) 1975, pp. 145-147
Instructional Materials for Educable Mentally Retarded Students
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5. Children's Spending, Money Management (Chicago: Money Management Institute) 1971, p. 3
6. Reaching Your Financial Goals, Money Management (Chicago: Money Management Institute) 1974, p. 3
7. Managing Your Money & Credit (Laidlaw Brothers, Publishers) 1974, p. 23
8. Texas Tech University, Consumer Education Part Two, 1971, p. 124
9. Consumer Information (Fox Valley Technical Institute, Appleton, Wisc.) pp. 748

CONCEPT III Importance of Better Buying

Lesson 1. The Affects of Advertising

Objectives: Based on the activities included for this lesson, the student will:

1. Discuss the appeal of advertising as it relates to your needs/wants.
2. Explain how income level affects % of \$ spent on needs & wants.
3. State the three purposes of advertising.
 - a. inform
 - b. persuade or competitive
 - c. public service
4. Identify four advertising techniques.
 - a. conformity
 - b. testimonial or imitation
 - c. suggestion - feel good
 - d. intellectual - research report
5. Explain five advantages and five disadvantages of advertising.
6. Identify three types of fraudulent or deceptive advertising.

Activities:

1. Review our basic needs.
2. Review our wants & goals.
3. Analyze tv commercials and rate according to

Purpose & Technique.

4. Students to bring to class:
 - a. television commercials
 - b. newspaper ads
 - c. magazine ads
 - d. paper flyers
5. Have each student or each group make up an ad for a product and discuss it.

6. Discuss deceptive advertising and what we can do about it.
7. Develop a vocabulary for this lesson.

SUMMARY

Good advertising can educate and inform the consumer. It can save you money and promote competition among local merchants. In some cases advertising can promote impulse spending. We can also be given misleading or false information. We should try to be aware of the advantages and disadvantages of advertising.

CONCEPT III Importance of Better Buying

Lesson 2. Buying Wisely - Clothing

Objectives: Based on the activities included for this lesson, the student will:

1. Identify shopping facilities.
2. List steps in making a complaint.
3. List five factors that influence clothing selection.
4. Discuss good shopping techniques.
5. Identify quality in clothing.
6. Discuss installment buying.
7. Discuss sales tax deduction.
8. Keep & file sales slip or receipts.
9. Select proper clothing upkeep facilities.
10. Identify & explain four types of information found on a care label.
11. Discuss end-of-season sales - take advantage of seconds.
12. Discuss the affect of line, design & color for your body build.

Activities

1. Discuss various shopping facilities as to: price-policies-services.
2. Guest speaker
Problems clerks face with customers.
3. List ways we can help the clerks. Carry garment sizes on a card.
4. Discuss steps to wise shopping.
5. Discuss guides to quality.
6. Discuss "upkeep" facilities:
 - a. dry cleaners
 - b. coin-op
 - c. shoe repair
 - d. garment repair - zipper replacement

7. Analyze color selection on the individual as a group activity.
8. Discuss figure analysis.
9. Discuss the affects of line & design on the figure.
10. Have students look for hang tags and care labels; be familiar with instructions.
11. Students keep all sales slips from items purchased and discuss.
12. List the clothes you have and what you seasonally need.
13. Use store catalogs to compare costs - Can you also compare quality?
14. Collect and compare clothing ads for information & emotional appeal.
15. Explain how careful planning can stretch your clothing dollar.
16. Obtain various clothing articles & have a mock store for role playing.
17. Have each student be aware of his own article size & have it written on a card.
18. Develop a vocabulary for this lesson.

SUMMARY

Careful planning, skillful shopping & proper clothing care will help keep us within the limits of our income.

A basic knowledge of clothing facts combined with imagination & creativity will help stretch our clothing dollars.

Visuals

1. Film Strips:
About Advertising - Getting Down to Basics (Proctor & Gamble)
(available at LRC, Nicolet College)
2. Transparencies:
Line & Design in Clothing
(available at LRC)
3. Consumer Tapes & Cassette:
Unit II Advertising: How to Read Between the Lines (MacMillan Pub.)
4. Cassette & Tape:
And Now a Word From our Sponsor, Advertising (Modern Consumer Ed.,
Grolier) (available at ILC, Nicolet)

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8. Consumer Education (Wisconsin Dept. of Public Instruction) 1974, p. 32
9. Consumer Education for Families with Limited Incomes, (Texas Tech University) 1971, p. 102
10. Your Clothing Dollar, (Illinois Money Management-Household Finance Corp.) pp. 7 & 9
11. Consumer Comix (Wisconsin Dept. of Justice) 1975

CONCEPT III

Lesson 3. "Personal" Needs

Objectives: Based on activities included in this lesson, the student will:

1. Identify ten "personal" needs.
2. Discuss the advantages & disadvantages of shopping in different types of facilities.
3. Differentiate between occasional & consumable goods.
4. Establish priorities for spending based on what you already have and your long range goals.
5. Compare & evaluate product information from a variety of sources.
6. Identify the purpose of the product.
7. Investigate alternatives to purchasing a product.
8. Compare costs of similar products.
9. Discuss laws regulating drugs & cosmetics.
10. Discuss four health quackery schemes.

Activities

1. Have students list their personal needs :

Deodorant	Razors
Tooth Paste & brush	Kleenex
Shampoo	Bath Soap
Detergent	Coin-op
Shoe polish	Toilet Tissue
Combs	Aspirin
Shaving cream	First Aid supplies
Sanitary supplies	
2. List shopping facilities in their area and identify as to:

Retail stores -	department
	speciality
	variety
	discount
Non-store	door-to-door salesperson
	mail order service
	vending machines
Cooperatives	

Activities (cont'd)

3. Using guide sheet on services of shopping facilities.
4. Discuss aspirin - its purpose and effectiveness as compared to other products.
5. Discuss ad claims for mouthwash. Discuss prices, purpose, and alternatives.
6. Investigate purchasing in quantities for the group home.
7. Ask what brands of toothpaste or powder is used and why they purchased a particular brand.
8. Discuss shampoos - what they buy, price, alternatives, function.
9. Investigate their deodorant or antiperspirant purchases. Compare price, function, forms (spray, roll-on, stick, rubbed).
10. Discuss "health quacks".
11. Develop a vocabulary for this lesson.

CONCEPT III

Lesson 4. Personal Luxury

Objectives: Based on the activities included for this lesson the student will:

1. Discuss types of retail stores.
2. Discuss shopping terms.
3. Compare services offered at two different stores.
4. Identify labels and their information.
5. Identify standards and grades of products seals of approval.
6. Describe assurances the guarantee or warranty give.
7. Compare store policies of two different stores.
8. Following shopping etiquette.
9. Identify sources for obtaining buying information.

Retail stores and outlets differ in the way they operate, the merchandise they sell, the services they provide and the prices they charge. It pays to compare stores and to shop where goods and services you want are available at the prices you can afford.

Activities:

1. Identify types of shopping facilities.
2. Collect labels, instructions, warranty, or guarantee hang tags and discuss.
 - 2.a. What information is found on all labels?
 - b. What additional information is found on labels?
 - c. Which labels were most helpful? Least helpful? Why?
 - d. What information would help with use or care?
 - e. What value is the information on the label?
 - f. Could additional information be helpful?
3. Students discuss advantages, disadvantages, of warranty cards.
 - 3.a. Does the guarantee or warranty cover the entire product? If not, what parts?
 - b. How long does the coverage last?

- c. If the guarantee or warranty promises payment, is the value of the product pro-rated according to use?
 - d. Will the product be replaced or services?
 - e. If the product is serviced, are parts and labor included?
 - f. Where will the product be serviced?
 - g. Does service include routine services or only special services?
 - h. Is a temporary replacement offered while the product is being serviced?
4. Discuss common terms:
- | | |
|--------------|--------------------|
| Fair Trade | Name brands |
| Store brands | Out-of-season sale |
| Loss leaders | |
5. List luxury items you have and discuss your reasons for buying, satisfaction, and dissatisfactions.
6. List sources for obtaining "buying information".
- a. Articles in newspapers and consumer magazines.
 - b. Advertisements:
 - 1) Local news ads
 - 2) Radio and TV commercials
 - 3) Mail-order catalogs
 - 4) Brand names and trademarks
 - 5) Direct mail
 - c. Consumer information publications:
 - 1) professional groups
 - 2) trade associates
 - 3) civic organizations
 - 4) business firms
 - 5) government agencies at all levels
7. Discuss how our shopping etiquette affects our behavior toward salespersons and other customers.
8. Develop a vocabulary for this lesson.

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Association, 535 North Dearborn Street Chicago, IL) 1962

CONCEPT III Importance of Wise Buying

Lesson 5. Food Buying

Objectives: Based on the activities included for this lesson, the students will:

1. Identify the percentage of income spent on food (20-25%).
2. Explain the importance of the basic four and balanced nutrition in purchasing food.
3. Identify three methods consumers may use to control food costs.
4. Apply the advantages of comparative shopping and pre-planning purchases.
5. Discuss sales or specials.
6. Identify nutritional labeling and discuss its use.
7. Identify manufacture dates and expiration dates. (open dating)
8. Discuss the implications of the Universal Product Code.
9. Describe fad foods and fad diets.
10. Compare health services and cost between two facilities and discuss your findings.
11. Identify four signs of food spoilage.
12. List ten seasonal foods and costs.
13. Describe an impulse purchase you have made and the result of that purchase.
14. Discuss food allergies and how they relate to your food choices.
15. Discuss five advantages & 3 disadvantages in the use of food additives.

Feeling health and looking attractive are easier if you eat the right foods. A good diet can help you feel your best. Remember, there is no "miracle" food. Sometimes ads are misleading when claims are made that all vitamins you need are furnished by a product. A knowledge of nutrition and how foods keep us healthy is an important step in determining what foods to buy.

Activities:

1. Factors to control food costs.
 - a. Compare package sizes and cost per ounce.
 - b. Compare food in different forms at varying prices.
eg. fresh - frozen - canned - dried and consider preferences and convenience.
 - c. Shop in different stores.
 - d. Consider the use of the food and type of packaging.
 - e. Redeemable coupons.
 - f. Use a shopping list.
2. Find pictures of food or tell what foods you ate in a day. Identify them as to the "Basic Four" groupings.
3. Visit a grocery store.
 - a. Ask about its coding or dating policies.
 - b. Compare prices of pre-arranged food items.
 - c. Find different forms of a pre-determined food item.
 - d. How items are stocked?
 - e. How are items displayed for impulse buying?
4. Plan a mock store and have students bring in empty food containers - be sure the price, wgt., use dates, and other labeling is intact.
 - a. Explain nutritional labeling
 - b. Explain RDA allowances
 - c. Explain open dating and coding practices.
 - d. Do price per serving analysis.
 - e. What's in a label?
5. Collect ads of different food sales and determine:
 - a. Is it a good buy?
 - b. Is it a "leader"?
 - c. Is it seasonal?
6. Identify the "Basic Four" food grouping.
7. Discuss ways food keeps us healthy. Functions of vitamins minerals.
8. Discuss and recognize food fads and quackery.
9. Identify nutritious and non-nutritious foods.
10. Identify signs of food spoilage.
 - a. A package has been opened or is swollen.
 - b. The lid of a jar is loosened.
 - c. A can is dented or swollen
 - d. Mold formation on bruised fruits and vegetables.
 - e. An off odor.

11. Discuss what influences the foods available in supermarkets.
12. Mention implications of food allergies.
13. Discuss food additives and their functions. What regulations are available for additives?
14. Compare a particular type of food between various brands, cost, quality of food, texture, color, shape and amount of liquid.
15. Discuss shopping for medical services available and costs.
16. Discuss available prescription sources and prices.
17. Discuss Food and Drug Laws, inspection stamps, standards and grades.
18. Develop a vocabulary for this lesson.

"A buy is a buy" only if it is needed, can be used, or saves money.

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FOOD BUYING

Visuals

1. The Unwanted Four
(Available at LRC - Nicolet College)
2. Food - Consumer Education Part II
(Aims Instructional Media)
(Available at LRC - Nicolet College)

Pamphlets

1. The Johnsons Face Food Shopping Problems,
(Cooperative Extension Service, University of Illinois
at Urbana - Champaign) 1973
Series
 1. How the Johnsons Face a Food Shopping Problem
 2. How the Johnsons Decide How Much to Spend at the
Grocery Store
 3. What the Johnsons Learn About Unit Pricing
 4. What the Johnsons Learn about Food Shopping
 5. How the Johnsons Solve Their Food Shopping Problems
2. Primer on Food Additives
(Superintendent of Documents, Washington D.C. 20402) 1974
3. Food Is More Than Just Something to Eat
(Consumer Information Public Documents, Pueblo, Colorado 81009) 1973
4. Facts about Food Poisoning
(U.S. Dept. of Health Education & Welfare, Food & Drug Administration,
5600 Fishers Lane, Rockville, MD 20852)

CONCEPT III. Importance of Wise Buying

Lesson 6. Consumer Protection

Objectives: Based on the activities included for this lesson, the student will:

1. Identify six consumer rights.
2. Identify & discuss three consumer laws that are most important to you.
3. Discuss protection against goods that are dangerous to life and health.
4. Identify two private agencies that aide you.

Consumer protection laws have made fraudulent practices illegal. Consumers must still be cautious and well informed. Fraud can only be avoided if consumers know the law and are able to recognize fraudulent practices.

Activities

1. Know laws protecting the consumer.
 - a. Fair Packaging and Labeling Act
 - b. Consumer Credit Protection Act
 - c. Federal Food, Drug, and Cosmetic Act
 - d. Textile Fiber Products Identification Act
 - e. Wood Products Labeling Act
 - f. Fur Products Labeling Act
 - g. Automobile Information Disclosures Act
 - h. Flammable Fabrics Act
 - i. Federal Hazardous Substances Act
 - j. Child Protection Act
 - k. Truth in Lending Bill
 - l. Fair Credit Report Act
 - m. Wisconsin Consumer Act
 - n. Fair Packaging Act
2. Know private agencies aiding the consumer.
 - a. Consumer's Union
 - b. Consumer's Research, Inc
 - *c. Better Business Bureau
 - d. Identify Underwriter's Laboratories, Inc.
 - e. Agricultural Research Service
 - f. Consumer Marketing Service
 - g. Federal Extension Service
 - h. Food and Drug Administration
 - *i. Bureau of Family Services
 - j. Federal Housing Administration
 - k. Office of Renewal and Housing Assistance
 - l. Office of Economic Opportunity
 - m. Federal Trade Commission
 - n. Product Safety Commission
 - o. Department of Justice

- p. Chamber of Commerce
- q. U.S. Department of Agriculture

*Most applicable for the D.D. students

3. Know fraudulent practices in order to make rational choices.
 - a. Correspondence schools
 - b. Chain letters
 - c. Dance studios
 - d. Un-ordered merchandise
 - e. Chain referral selling
 - f. Charity rackets
 - g. Medical and health frauds and quackery
4. Do role-playing situations.
 - a. Hard selling
 - b. Bait and switch
 - c. Buy new vs buying used
 - d. Repossession
5. Compare merchandise as to abuse or misuse or faulty at point of purchase.
 - a. Bring in merchandise showing examples of each
6. Explain results of failure to make payments on merchandise.

As an alert consumer you should try to buy goods from reliable businesses only. Read advertisements carefully. Be sure you understand the terms of warranties and contracts. Learn the laws that protect you so that you will recognize illegal business practices. Be informed, you will be able to make intelligent choices in the market place and will be successful in avoiding fraud.

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The Consumer In the Market Place
(New York, Pitman Publishing Corp.)
1970, pp. 417-441 and pp 82-115
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(Illinois, Laidlaw Bros. Publishers,
Doubleday and Co.) 1975
3. Garment and Eckert, The Consumer's World Resource
(McGraw-Hill, Inc.) 1974 p. 4, p. 34

Visuals

1. Consumer Protection Slide Series,
U.S. Department of Justice, Madison
(available at Nicolet College)

CONCEPT III Importance of Wise Buying

Lesson 7. Implications of Shoplifting

Objectives: Based on the activities included for this lesson, the student will:

1. Identify five precautions to take in order to avoid the "Shoplifter" label.
2. Describe procedures used by a store when apprehending shoplifters.
3. Compare the shoplifter's job application record against the "non-shoplifter's" record.
4. Describe price implications on merchandise due to shoplifters.
5. Define the differences between kleptomaniacs and shoplifters.
6. Explain five systems used to insure a store's security.
7. Name five precautions you can take so as not to be suspected of shoplifting.

Shoplifting is a baffling and very costly expense to retail stores. It is estimated that Five Billion Dollars worth of goods is stolen from stores every year in this country. The responsibility to curtail this problem rests with everyone, the retail industry as well as you and me.

There is no "typical shoplifter" just as there is no "typical customer," however, there are precautions one can take to avoid being suspicious.

Activities related to shoplifting

1. Evaluate the type of garment they are presently wearing in regard to precautions in dress.
2. Invite a store manager or clerk to discuss store procedures used in apprehending a shoplifter and security measures available.

3. Invite a police officer to discuss the police record implications and grape-vine communication system between clerks and other stores.
4. Discuss price implications on merchandise due to shoplifting.
5. Some security measures stores are taking include:
 - a. Hiring more personnel.
 - b. Installing expensive electronic equipment:
 - 1) closed circuit television
 - 2) listening devices
 - 3) electric tab marking
6. Discuss precautions you can take to be less suspect.

Detecting Shoplifters

1. Persons wearing loose, baggy clothing.
2. Persons carrying loosely-folded umbrellas, shopping bags, folded newspapers, or coats over their arms.
3. Women with open handbags dangling from one arm while holding their change purses in plain view in the other hand.
4. People who attempt to engage in conversation to divert the salesperson's attention while a friend might be taking something.
5. People wearing coats or other outer clothing when other people are not wearing them.
6. People who go behind counters or cases farther than is customary.

VISUALS

1. Slide Series

The Billion Dollar Headache (available through LRC)

BIBLIOGRAPHY

1. Everybody's Money (Summer '76) pp. 8 & 9

CONCEPT IV Importance of Personal Security

Lesson 1. Identify types of insurance necessary and available

Objectives: Based on activities for this lesson, the student will:

1. Discuss various types of insurance available.
2. Determine what insurance is necessary for you.
3. Identify values and goals which influence your type of program.
4. Identify the need for health insurance.
5. Discuss the need for automobile insurance as a legal and moral responsibility.
6. Discuss importance of fire and theft protection.

You can purchase too much insurance out of concern for your family in case of death or accident. Decisions need to be made as to what protection you already have and what insurance need still should be met.

Activities:

1. Discuss types of Life Insurance and cost and features:
Term - Straight Life
2. Discuss Health Insurance and Medical Assistance cards.
(Engage an outside speaker)
3. Discuss types of Household Insurance for your needs-
costs and features:
Fire Insurance - Theft - Liability - Homeowners
4. Discuss Social Insurance - cost and features:
Social Security Act - Unemployment
Medicare
5. Discuss Automobile Insurance - costs and features:
Liability - Property - Collision

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1. Levy, Feldman, Sasserath, The Consumer in the Marketplace
(New York - Pitman Publishing Corporation) 1970 pp. 383-386
2. Everybody's Money - Budgeting Special Issue II pp. 24-26

Lesson 2. Credit

Objectives: Based on activities included in this lesson, the student will:

1. Compare kinds and costs of credit.
2. Determine requirements needed to obtain credit.
3. Discuss advantages and disadvantages of using credit.
4. Identify types of lending institutions and % rates:
Banks - Credit Unions - Savings and Loan Associations
Finance Companies
5. Discuss the Fair Credit Reporting Act.

Activities;

1. Discuss the place of credit to our economy.
2. Discuss the importance of character, capacity, and capital.
3. Have an outside speaker talk on credit.
4. List the advantages of credit use.
5. List the disadvantages of credit use.
6. Understand credit terms.
7. Discuss differences in features of the lending institutions.

VISUALS

1. Part 1 No. 3 Credit and Contracts, Aims Instructional Media
(Available at LRC)

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(New York Pitman Publishing Corporation) 1970 pp. 79-83
3. Consumer Education for Families with Limited Income
(Texas Tech University) 1971 pp. 165-167

Lesson 3. Contracts

Objectives: Based on activities included in lesson, the student will:

1. Define contract terms.
2. Discuss the common clauses of a contract.
3. Apply contract terms to actual situations.
4. Examine common forms and explain terms of contracts.

How many times have you signed your name to a document or a paper such as a receipt for merchandise, applications for employment, paychecks? We do this as a matter of routine. But - have you formed the habit of reading everything you sign before you sign? This should be particularly true of contracts. A good contract will protect you as well as the other party. A bad contract can cause you no end of trouble.

Activities:

1. Divide class into small groups and discuss a given contract.
2. Practice filling out a contract.
3. Discuss fraudulent contract practices.
4. Have outside speaker talk on implications of not following contract terms.

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